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UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TENNESSEE

In Re: Millie Ree Thomas

Chapter 13

Case No. _

Debtor.

Chapter 13 Plan

Address: Debtor 4391 Ford Road, Memphis, TN 38109

Plan Payment:

Debtor Shall Pay: \$642.00 Monthly By: ☒ Direct Pay Social SecurityOr by: ☐ Payroll Deduction _____

1. This Plan [Rule 3015.1 Notice]:

(A) Contains a Non-standard Provision [See provision 19]. ☒ Yes ☐ No(B) Limits the Amount of a Secured Claim Based on a Valuation of the Collateral for the Claim ☒ Yes ☐ No
[See provisions 7 and 8].(C) Avoids a Security Interest or Lien. [See provision 12]. ☐ Yes ☒ No

2. Administrative Expenses: Pay Filing Fee and Debtor Attorney's Fee Pursuant to Confirmation Order.

3. Auto Insurance: ☐ Included in Plan Or ☒ Not Included in Plan if proof provided by Debtor

4. Domestic Support Paid By: ☐ Debtor Directly ☐ Wage Assignment ☐ Trustee To: Monthly Pmt.

	ongoing payment begins		
	Approximate arrearage		
	ongoing payment begins		
	Approximate arrearage		

5. Priority Claims: Monthly Pmt.

	Amount	
	Amount	

6. Home Mortgage Claims: ☐ Paid Directly by Debtor or ☒ Paid by Trustee To: Monthly Pmt.

FCI Lender	ongoing payment begins	March 2019	\$378.67
	Approximate arrearage	\$1,134.00 Interest	0.00% \$19.00
	ongoing payment begins		
	Approximate arrearage	Interest	

7. Secured Claims [Retain Lien 11 U.S.C. §1325 (a)(5)]:

	Collateral Value	Interest Rate	Monthly Pmnt.
Shelby County (taxes)	\$ 3,228.58	12.00%	\$75.00
City of Memphis (property taxes)	\$ 3,398.80	18.00%	\$79.00

8. Secured Automobile Claims for Debt Incurred Within 910 Days of Filing, and Other Secured Claims for Debt Incurred Within One Year of Filing [Retain Lien 11 U.S.C. §1325 (a)(5)]:

	Collateral Value	Interest Rate	Monthly Pmnt.

9. Secured Claims for Which Collateral Will Be Surrendered; Stay Is Terminated Upon Confirmation for the Limited Purpose of Gaining Possession and Commercially Reasonable Disposal of Collateral:

	Collateral
	Collateral

10. Special Class Unsecured Claims:

	Collateral Value	Interest Rate	Monthly Pmnt.

11. Student Loan Claims and Other Long Term Claims:

() Not Provided For () General Unsecured Creditor
() Not Provided For () General Unsecured Creditor

12. The Judicial Liens or Non-possessory, Non-purchase Money Security Interests Held by the Following Creditors Are Avoided to the Extent Allowable Pursuant to 11 U.S.C. §522(f):

13. Absent a Specific Court Order Otherwise, All Timely Filed Claims, Other than Those Specifically Provided for Above, Shall Be Paid as General Unsecured Claims.

14. Estimated Total General Unsecured Claims: _____.

15. The Percentage to Be Paid to Non-priority, General Unsecured Claims Is: () _____ ;
Or (X) Trustee Shall Determine the Percentage to Be Paid after Passage of Final Bar Date.

16. This Plan Assumes or Rejects Executory Contracts:

() Assume () Reject
() Assume () Reject

17. Completion: Plan shall be completed upon payment of the above, approximately 60 months.

18. Failure to Timely File a Written Objection to Confirmation Shall Be Deemed Acceptance of Plan.

19. Non-standard Provisions:

For the purposes of provision 8, all collateral will be assumed to have exceeded the time limits set forth in the
hanging paragraph following § 1325(a)(9), unless the debtor is in possession of the original contract

Any Non-standard Provision Stated Elsewhere Is Void.

20. Certification: This Plan Contains No Non-standard Provisions Except Those Stated in Provision 19.

/s/ Jimmy E. McElroy TN Bar #011908
Debtor's Attorney's Signature

Date December 14, 2018